

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kristin Renee Ruhlman
Debtor

Case No. 22-00208-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 31, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2025:

Recip ID	Recipient Name and Address
db	+ Kristin Renee Ruhlman, 1322 Bannister Street, York, PA 17404-4909
5458702	+ BRENT C. DIEFENDERFER, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5458710	+ KOHLS/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
5461691	+ Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
5458711	+ MANLEY DEAS KOCHALSKI, LLC, 1515 MARKET STREET, SUITE 830, PHILADELPHIA, PA 19102-1909
5458703	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5458713	+ UHG LLC, C/O WELTMAN, WEINBERG & REIS, 170 SOUTH INDEPENDENCE MALL, PHILADELPHIA, PA 19106-3323
5458717	+ WEST MANCHESTER TOWNSHIP, 380 EAST BERLIN ROAD, YORK, PA 17408-8700
5458718	+ YORK HOSPITAL, 1001 SOUTH GEORGE STREET, YORK, PA 17403-3645
5458719	+ YORK HOSPITAL/WELLSPAN, 1803 MT. ROSE AVENUE, SUITE B3, YORK, PA 17403-3051

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkfilings@zwickerpc.com	Mar 31 2025 18:42:00	American Express National Bank, c/o Zwicker & Asso, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
5458707	+ Email/PDF: bncnotices@becket-lee.com	Mar 31 2025 18:58:32	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
5464862	EDI: ATLASACQU	Mar 31 2025 22:42:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
5466555	EDI: ATLASACQU	Mar 31 2025 22:42:00	Atlas Acquisitions LLC, on behalf of UHG I LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
5459472	+ Email/Text: bkfilings@zwickerpc.com	Mar 31 2025 18:42:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
5458708	Email/Text: bankruptcy@bbandt.com	Mar 31 2025 18:42:00	BB&T, ATTN: BANKRUPTCY, PO BOX 1847, WILSON, NC 27894
5458709	+ EDI: CAPITALONE.COM	Mar 31 2025 22:42:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5461790	EDI: CAPITALONE.COM	Mar 31 2025 22:42:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5458705	EDI: IRS.COM	Mar 31 2025 22:42:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5458712	Email/Text: amps@manleydeas.com	Mar 31 2025 18:42:00	MANLEY DEAS KOCHALSKI, LLC, P.O. BOX

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			165028, COLUMBUS, OH 43216
5477280	^ MEBN	Mar 31 2025 18:39:29	MRS BPO, L.L.C., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
5565167	+ EDI: AISMIDFIRST	Mar 31 2025 22:42:00	MidFirst Bank, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
5565166	+ EDI: AISMIDFIRST	Mar 31 2025 22:42:00	MidFirst Bank, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
5458704	+ EDI: PENNDEPTREV	Mar 31 2025 22:42:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5469729	+ Email/Text: bankruptcy@bbandt.com	Mar 31 2025 18:42:00	Truist Bank, P.O. Box 85092, Bankruptcy Department, RICHMOND VA 23286-0001
5458714	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Mar 31 2025 18:58:36	WELLS FARGO HM MORTGAG, PO BOX 10335, DES MOINES, IA 50306-0335
5458715	Email/Text: PHILAW@weltman.com	Mar 31 2025 18:42:00	WELTMAN, WEINBERG & REIS CO., LPA, 170 S. INDEPENDENCE MALL W., SUITE 874, PHILADELPHIA, PA 19106-3334
5458716	+ Email/Text: PHILAW@weltman.com	Mar 31 2025 18:42:00	WELTMAN,WEINBERG & REIS CO., 170 S. INDEPENDENCE MALL W, SUITE 874W, PHILADELPHIA, PA 19106-3334
5461925	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Mar 31 2025 18:58:42	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, P.O. Box 1629, Minneapolis MN 55440-1629
5462008	Email/Text: bankruptcynotification@wellspan.org	Mar 31 2025 18:42:00	Wellspan Health, P O Box 15119, YORK, PA 17405-7119
5458706	Email/Text: kcm@yatb.com	Mar 31 2025 18:42:00	YORK ADAMS TAX BUREAU, P O BOX 15627, YORK, PA 17405-0156
5458720	+ Email/Text: bkfilings@zwickerpc.com	Mar 31 2025 18:42:00	ZWICKER & ASSOCIATES PC, 3220 TILLMAN DRIVE, SUITE 215, BENSALEM, PA 19020-2028

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
5458701	*+	KRISTIN RENEE RUHLMAN, 1322 BANNISTER STREET, YORK, PA 17404-4909
5477281	*+	MRS BPO, L.L.C., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2025 at the address(es) listed below:

Name	Email Address
Brent Diefenderfer	on behalf of Debtor 1 Kristin Renee Ruhlman bdiefenderfer@cgalaw.com jhall@cgalaw.com;rshearer@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;ephillips@cgalaw.com;r48835@notify. bestcase.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Stephen Franks	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Kristin Renee Ruhlman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8557

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:22-bk-00208-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kristin Renee Ruhlman

3/31/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.